REMARKS/ARGUMENTS

In view of the amendments and remarks herein, favorable reconsideration and allowance of this application are respectfully requested. By this Amendment, claims 1-3, 6-9, and 12 have been amended solely for clarity, and claims 13-17 have been added. Thus, claims 1-17 are pending for further examination.

Rejection Under 35 U.S.C. § 112, Second Paragraph

Claims 2-3 and 8-9 stand rejected under 35 U.S.C. § 112, second paragraph, as allegedly being indefinite. Without acquiescing to the propriety of this rejection, Applicant has amended the claims solely for clarity. Thus, reconsideration and withdrawal of this rejection are respectfully requested.

Rejection Under 35 U.S.C. § 102(e)

Claims 1, 3-7, and 9-12 stand rejected under 35 U.S.C. § 102(e) as allegedly being anticipated by Khan (U.S. Publication No. 2004/0248554). This rejection is respectfully traversed for at least the following reasons.

Claim 1 relates to a system for providing a virtual secure crosscheck-link communication service channel system (OVC) providing a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions. Claim 7 is a method related to corresponding subject matter. In this regard, certain example embodiments of Applicant's claimed invention are based on a unique personal identification verification platform, which simultaneously crosschecks an identity on different networks. This verification is user operated, for instance, by means of a mobile phone (comprising software, etc.) provided

for verification. A user answers his or her mobile phone, as a question is sent when a transaction is about to take place. The user then enters a PIN code to verify a transaction. Thus, for example, when the user is in a store buying something, the user confirms the transaction by means of the mobile phone instead of only typing a PIN code on the store's own system.

Certain example embodiments of claim 1 are advantageous because they create a second layer of authentication that surrounds already-present systems of security. Such is implied in the claim 1 recitation of "a data and mobile telephony telecommunication open virtual secure crosscheck-link communication service channel system configured to provide a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions" and, perhaps more specifically in the use of the term "crosscheck" in claim 1. Claim 7 incorporates corresponding limitations. Thus, returning to the above-described example, even if a middleman captures, or Trojan horse is able to extract, a customer's banking codes, the would-be thief still cannot transfer funds without knowing and subsequently entering the user's PIN code via a separate network. Because the system works on a completely different network that is separate from the store's own in this example, this kind of theft becomes difficult if not virtually impossible.

Furthermore, the final recitation of claim 1 makes it clear that the user ("subscriber") decides if a transaction should be granted. This is different from conventional situations in a store, where users have no or only minor influences on the granting of a transaction without the risk of manipulation. In a nutshell, no known conventional system incorporates this second or further layer of verification. Much to the contrary, conventional systems include but a single layer of verification, which can easily be manipulated, as clearly indicated in the background description of the instant application.

Khan does not appear to disclose anything more than conventional single-layer verification techniques. At best, Khan teaches entering a PIN via a mobile phone rather than via a terminal at the point of sale -- but this technique still involves only a single layer of verification. Thus, Kahn lacks the second or further layer of authentication provided by the claimed "further level of coding" and "crosscheck" capabilities. Because Khan does not disclose techniques for providing a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions, it does not anticipate the invention of claims 1 or 7, or their respective dependents.

Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Rejection under 35 U.S.C. § 103(a)

Claims 2 and 8 stand rejected under 35 U.S.C. § 103(a) as allegedly being obvious over Khan in view of Rosenberg (U.S. Publication No. 2004/0235450). This rejection is respectfully traversed for at least the following reasons. The introduction of Rosenberg, even if appropriate (which Applicant in any event does not concede) does not make up for the fundamental deficiencies of Khan discussed in detail above. Thus, even the alleged combination of Khan and Rosenberg fails to teach or suggest techniques for providing a further level of coding to access code data regarding security data to enter servers for services, money, and commerce transactions. The alleged combination therefore fails to render obvious claims 2 and 8. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

New Claims 13-17

New claims 13-17 have been added to provide further support for originally disclosed subject matter. Claims 13-16 should be allowable over the prior art of record at least by virtue of their dependence on independent claim 1. Additionally, Applicant respectfully submits that the features of claims 13-17 are not taught or suggested by the prior art of record. Thus, claims 13-17 should be allowable over the prior art of record for at least this additional reason.

Conclusion

In view of the foregoing amendments and remarks, withdrawal of the rejections and allowance of this application are earnestly solicited. Should the Examiner have any questions regarding this application, or deem that any formalities need to be addressed prior to allowance, the Examiner is invited to call the undersigned attorney at the phone number below.

Respectfully submitted,

NIXON & VANDERHYE P.C.

By: _____

Paul T. Bowen
Reg. No. 38,009

PTB/JR:lmj
901 North Glebe Road, 11th Floor
Arlington, VA 22203-1808
Telephone: (703) 816-4000
Facsimile: (703) 816-4100